

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: VERNIECE HILL

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Case No.: 09-26905

Debtor(s)

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/24/2009.
- 2) This case was confirmed on 09/16/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/07/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/11/2011, 06/03/2011, 01/06/2012.
- 5) The case was dismissed on 01/18/2012.
- 6) Number of months from filing to the last payment: 27
- 7) Number of months case was pending: 33
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 28,186.57
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 4,680.00
Less amount refunded to debtor	\$ .00
<b>NET RECEIPTS</b>	<b>\$ 4,680.00</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 3,474.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 286.58
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** \$ 3,760.58

Attorney fees paid and disclosed by debtor	\$ 26.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BENEFICIAL/HOUSEHOLD	SECURED	70,948.00	.00	.00	.00	.00
BENEFICIAL/HOUSEHOLD	UNSECURED	7,966.00	NA	NA	.00	.00
COOK COUNTY TREASURE	SECURED	889.00	38.58	38.58	38.58	.00
COOK COUNTY TREASURE	UNSECURED	889.00	NA	NA	.00	.00
OCWEN LOAN SERVICING	SECURED	188,518.00	188,871.09	.00	.00	.00
SOUTH CENTRAL BANK &	SECURED	7,141.00	6,675.93	.00	.00	.00
SOUTH CENTRAL BANK &	UNSECURED	7,141.00	NA	NA	.00	.00
SUNDANCE VACATIONS N	SECURED	10,000.00	.00	.00	.00	.00
DELL FINANCIAL SERVI	UNSECURED	711.00	785.61	785.61	.00	.00
PRA RECEIVABLES MANA	UNSECURED	3,020.00	3,183.92	3,183.92	.00	.00
CANDICA LLC	UNSECURED	5,735.00	5,889.32	5,889.32	.00	.00
EAST BAY FUNDING	UNSECURED	733.00	782.65	782.65	.00	.00
JAMES HILL	OTHER	.00	NA	NA	.00	.00
JAMES HILL	OTHER	.00	NA	NA	.00	.00
JAMES HILL	OTHER	.00	NA	NA	.00	.00
JAMES HILL	OTHER	.00	NA	NA	.00	.00
LITTON LOAN SERVICIN	OTHER	NA	NA	NA	.00	.00
OCWEN LOAN SERVICING	SECURED	NA	1,742.95	2,242.95	613.20	.00
BENEFICIAL/HOUSEHOLD	SECURED	NA	.00	761.00	208.05	.00
SOUTH CENTRAL BANK &	SECURED	NA	237.48	218.00	59.59	.00
LITTON LOAN SERVICIN	OTHER	NA	NA	NA	.00	.00
OCWEN LOAN SERVICING	OTHER	NA	NA	NA	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	3,221.95	880.84	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	38.58	38.58	.00
<b>TOTAL SECURED:</b>	<b>3,260.53</b>	<b>919.42</b>	<b>.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
<b>TOTAL PRIORITY:</b>	<b>.00</b>	<b>.00</b>	<b>.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>10,641.50</b>	<b>.00</b>	<b>.00</b>

**Disbursements:**

Expenses of Administration	\$ 3,760.58
Disbursements to Creditors	\$ 919.42
<b>TOTAL DISBURSEMENTS:</b>	<b>\$ 4,680.00</b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/26/2012

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT :** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.